

## **2021 SALT OF THE EARTH ANNUAL REOPRT**

2021 was another unusual year but, ultimately a successful one, despite a second wave of Covid 19. This one affected the villages we support far more than the first. Many were infected and there were deaths. The government again imposed tough restrictions which, although not as draconian as the first lockdown, badly affected the population which had not fully recovered from the financial problems caused by the first lockdown.

We once again launched an emergency appeal which raised £ 38,474. This was not as high as the £ 51,914 raised last year but, in the circumstances, was still a fine effort. Proportionate amounts of money from the appeal were sent to all three partner organisations. Most of the money was spent on food relief for families most in need and this proved to be lifesaving in some circumstances. With the experience gained in the first wave all three partners were able to rapidly deploy medical advice and assistance to the villages. MASARD was able to continue much needed educational sessions as the schools had not re-opened after the first wave. In fact, the schools did not open again until November.

Our revenue at £ 218,243 was much higher than the budgeted £135,000 and exceeded the 2020 figure by £34k. This was due mainly to the emergency appeal and two one off large donations. One donation for £25k was to kick start a CRUSADE micro credit scheme for WSHG members. Another donation for £10k was designated for water projects and tree planting. Some extra revenue was obtained from a small number of social events that were able to start up again at the end of the year and we had a bigger than expected level of donations in December. Earlier in the year we decided to increase the costs of our child, tree and village sponsorship schemes and the full effects of these increases will be felt next year. Due to enhancements to our website we were able to recruit 28 new child sponsors throughout the year.

Despite a second lock down all three partner NGOs in Tamil Nadu were able to continue with most if not all the agreed programmes. The renewal applications for FRCA status by CRUSADE and MASARD were awarded by the Indian authorities. This allows NGOs to receive foreign funding. CARE's application for this status is still pending by the Indian authorities but we remain hopeful that it will be awarded soon.

We finish the year with a healthy brought forward figure of over £57k which is close to the 2020 figure. This has been achieved despite paying the first quarter 2022 instalments to CRUSADE and MASARD in late 2021. We start 2022 in a confident mood with the ability to modestly increase our 2021 grants to all three partners. We have a big tree planting carry over amount which will allow us to plant 25,000 trees, an increase of 10,000. Also carried forward is a further £5k which will double the amount of water generation projects. We have entered a contract for £1k with Exeter University who will provide student led consultancy on short and long term funding practices.

This good result has only been possible because of the generous and long standing support of a large number of people. We are conscious however of the ageing profile of our supporter base and in 2022 we will be seeking to recruit more young people as well as company sponsorship.

Murray Frankland

Chair, Salt of the Earth

12<sup>th</sup> January 2022

## SALT OF THE EARTH

### Statement of Financial Activities

for the year ending December 31st 2021

		Unrestricted	Restricted	Total 2021	Total 2020
Incoming resources	(Notes)				
Incoming resources from generated funds					
Voluntary Income	2	66,642.38	135,680.83	202,323.21	170,357.16
Trusts	3	1,206.27	9,500.00	10,706.27	10,653.62
Activities from generating funds	4	4,858.29	0.00	4,858.29	2,770.28
Investment Income		123.90	0.00	123.90	197.48
Incoming resources from charitable activities					
Other incoming resources		231.04	0.00	231.04	203.54
Total incoming resources		<u>73,061.88</u>	<u>145,180.83</u>	<u>218,242.71</u>	<u>184,182.08</u>
Costs of generating funds					
Costs of generating voluntary income					
Event Costs		0.00	0.00	0.00	0.00
Fundraising trading: cost of goods sold and other costs					
Total costs of generating funds		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Net Incoming Resources for charitable activities		<u>73,061.88</u>	<u>145,180.83</u>	<u>218,242.71</u>	<u>184,182.08</u>
Resources Expended					
Charitable activities					
Care					
Child Sponsorship	5	0.00	3,966.73	3,966.73	4,293.33
Goat Rearing	16	5,261.50	0.00	5,261.50	0.00
Corona Relief	14	0.00	7,061.31	7,061.31	6,810.60
CRUSADE Village Sponsorship	6	0.00	5,253.76	5,253.76	6,187.86
CRUSADE Environment	7	0.00	7,772.32	7,772.32	5,719.33
CRUSADE Water Projects	8	0.00	4,919.75	4,919.75	0.00
CRUSADE Health	9	0.00	29,096.28	29,096.28	23,546.08
CRUSADE Women's SHG's	11	0.00	15,924.89	15,924.89	11,964.26
CRUSADE Disability Project	12	0.00	5,959.13	5,959.13	0.00
CRUSADE Microcredit Program	13	0.00	25,000.00	25,000.00	0.00
CRUSADE Corona Relief	14	0.00	14,780.67	14,780.67	21,528.03
CRUSADE Other		145.65	0.00	145.65	1,491.27
Masard					
Child Sponsorship	5	0.00	22,074.32	22,074.32	12,922.93
Village Sponsorship	6	0.00	7,097.96	7,097.96	2,685.29
Environment	7	0.00	7,514.73	7,514.73	10,022.82
Water Projects	8	0.00	0.00	0.00	2,667.74
Mobile Clinic	10	0.00	4,965.01	4,965.01	0.00
IRDP	10	0.00	10,691.26	10,691.26	11,600.51
Corona Relief	14	0.00	16,833.78	16,833.78	20,437.67
Other		50.13	0.00	50.13	946.33
Administration	17	20,913.50	0.00	20,913.50	16,738.70
Governance costs	18	0.00	0.00	0.00	0.00
Total charitable activity costs		<u>26,370.78</u>	<u>188,911.90</u>	<u>215,282.68</u>	<u>159,562.75</u>
Other resources expended					
Visitors Trip	15	0.00	0.00	0.00	3,451.00
Web Costs		0.00	0.00	0.00	0.00
Foreign Bank Fees		41.74	0.00	41.74	166.22
CAF Bank Fees		1,741.38	0.00	1,741.38	1,427.86
Total other costs		<u>1,783.12</u>	<u>0.00</u>	<u>1,783.12</u>	<u>5,045.08</u>
Total resource expended		<u>28,153.90</u>	<u>188,911.90</u>	<u>217,065.80</u>	<u>164,607.83</u>
Net incoming/outgoing resources before transfers		44,907.98	(43,731.07)	1,176.91	19,574.25

Transfers	(38,500.00)	38,500.00	0.00	0.00
Gross transfers between funds				
Net incoming resources before other recognised gains and losses	6,407.98	(5,231.07)	1,176.91	19,574.25
Reconciliation of Funds				
Total funds brought forward	43,903.19	32,771.17	76,674.36	57,100.11
Total funds carried forward	50,311.17	27,540.10	77,851.27	76,674.36

### **SALT OF THE EARTH**

#### **Balance Sheet**

as at December 31st 2021

	(Notes)	2021	2020
Current assets			
Stocks and work-in-progress		0.00	0.00
Debtors	19	6,056.00	7,833.98
Investments		0.00	0.00
Cash at bank and in hand			
Nat West New		1,066.96	1,849.96
CAF Acc		55,728.31	51,990.42
Shawbrook Savings Acc		15,000.00	15,000.00
Total current assets		<u>77,851.27</u>	<u>76,674.36</u>
Liabilities			
Creditors: Amounts falling due within one year	20	0.00	0.00
Net current assets or liabilities		<u>77,851.27</u>	<u>76,674.36</u>
Total assets less current liabilities		<u>77,851.27</u>	<u>76,674.36</u>
Creditors: Amounts falling due after more than one year		0.00	0.00
Provisions for liabilities and charges		0.00	0.00
Net asset or liabilities		<u>77,851.27</u>	<u>76,674.36</u>
The funds of the charity			
Endowment funds		0.00	0.00
Restricted income funds		27,540.10	32,771.17
Unrestricted income funds		50,311.17	43,903.19
Total charity funds		<u>77,851.27</u>	<u>76,674.36</u>

The notes at pages 2 to 5 form part of these accounts

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Approved by the trustees on Feb 28th 2022

Murray Frankland - Chair of Trustees

## Notes

## 1 Accounting Policies

		<b>2021</b>	<b>2020</b>
2 Voluntary Income	Cash & Cheques	7,835.81	4,327.98
Unrestricted	Direct Debits	8,982.00	8,183.00
	Standing Orders	12,521.94	12,233.00
	Large Donations	12,267.39	17,094.25
	Gift Aid	22,352.82	21,169.28
	Other	2,682.42	3,313.31
		<u>66,642.38</u>	<u>66,320.82</u>

## 3 Donations Through Trusts

		<b>2021</b>	<b>2020</b>	
Unrestricted	Charity Trust	206.27	53.62	
	Calpe Trust	0.00	400.00	
	Mageni Trust	1,000.00	0.00	
		<u>1,206.27</u>	<u>453.62</u>	
Restricted	Arcaid	3,000.00	1,500.00	Disability
	The Eva Reckitt Trust	1,000.00	1,000.00	Adolescent Girls
	Mageni Trust	0.00	1,700.00	Health
	Open Gate	2,500.00	2,500.00	Trees
	Rhododendron Trust	0.00	500.00	Environment
	Souter Charitable Trust	0.00	3,000.00	Trees
	WF Southall Trust	3,000.00	0.00	Health
	Total	<u>9,500.00</u>	<u>10,200.00</u>	

## 4 Income from Fundraising

	<b>2021</b>	<b>2020</b>
Stalls	2,826.33	443.75
Gifts	709.47	520.28
Meals	20.00	1,215.00
Collection Boxes	191.50	187.50
Mindfulness	140.00	403.75
Woody Memorial	883.50	0.00
Other	87.50	0.00
	<u>4,858.29</u>	<u>2,770.28</u>

## Restricted Funds

Various restricted funds are maintained to manage specific projects for which donations are collected and transferred to our project partners.

		<b>Brought Forward</b>			<b>Expenditure</b>			<b>Carried Forward</b>
	<b>Fund</b>	<b>Forward</b>	<b>Income</b>	<b>Admin Fee</b>	<b>e</b>	<b>Transfer</b>		<b>Forward</b>
5	Child Sponsorship	1,790.93	25,803.00	0.00	26,041.05	0.00		1,552.88
6	Village Sponsorship	7,777.61	11,280.00	0.00	12,351.72	(6,500.00)		205.89
7	Climate Change (Tree:	14,171.62	19,778.80	0.00	15,287.05	0.00		18,663.37
8	Water Projects	6,224.65	9,250.00	0.00	4,919.75	(6,000.00)		4,554.90
9	Health Projects	(130.82)	10,795.00	0.00	29,096.28	18,000.00		(432.10)
10	IRDP + Clinic	(306.76)	0.00	0.00	15,656.27	16,000.00		36.97
11	Women's SHG	18.60	1,800.00	0.00	15,924.89	14,000.00		(106.29)
12	Disability Project	0.00	3,000.00	0.00	5,959.13	3,000.00		40.87
13	Microcredit Program	0.00	25,000.00	0.00	25,000.00	0.00		0.00
14	Corona Appeal	3,137.95	38,474.03	0.00	38,675.76	0.00		2,936.22
15	Supporters Visit	87.39	0.00	0.00	0.00	0.00		87.39
	Total	<u>32,771.17</u>	<u>145,180.83</u>	<u>0.00</u>	<u>188,911.90</u>	<u>38,500.00</u>		<u>27,540.10</u>

## 12 Disability Project

A new Community Based Disability project was started in 2021 to provide support, training and equipment for the disabled in 180 villages spread over 4 blocks. Half of the funds was provided by the Arcaid Trust.

## 13 Microcredit Program

CRUSADE initiated a Microcredit program providing revolving credit loads to members of the 400 women's self help groups in the villages. The donation of £25,000 is a one-off kick start to the scheme.

## 14 Corona Appeal

A further appeal was made in April 2021 in the light of the ongoing situation in the villages, to which a further £38,474 was raised on top of the £51,914 raised in 2020.

## 15 Supporters Visit

There was no supporters visit again in 2021 due to the Covid-19 situation in India and UK.

## 16 Goat Rearing

An experimental income generating project was started in one of the begging communities by purchasing 2 female goats each for 16 families together with training and support.

## 17 Administration

From 2019 a part-time admin assistance has been used to assist the charity. for which an annual consultancy fee is paid in 12 parts.

	<b>2021</b>	<b>2020</b>
Admin Consultancy	17,604.00	12,000.00
Consumables	691.32	802.50
Child Sponsorship	0.00	140.90
Data Base	0.00	0.00
Publicity/Newsletter	2,141.07	2,510.51
Training	71.88	0.00
Travel to India	0.00	665.39
Insurance	108.86	0.00
Web Hosting	296.37	331.88
Fundraising	0.00	0.00
Other Consultancy	0.00	287.52
	<u>20,913.50</u>	<u>16,738.70</u>

## 18 Governance

All of the Earth Trustees are all volunteers and not paid for their time and efforts. Certain expenses may be reimbursed within the limits of the administration budget.

## 19 Debtors

	<b>2021</b>	<b>2020</b>	<b>Variance</b>
Prepayment to Equals	0.00	2,000.00	2,000.00
Income tax recoverable	3,769.25	4,243.50	474.25
Tax Claim (Jersey)	1,800.00	900.00	(900.00)
CAF Gift Aid Claim	30.75	529.48	498.73
Direct Debits	56.00	101.00	45.00
Internet Donations	400.00	60.00	(340.00)
	<u>6,056.00</u>	<u>7,833.98</u>	

## 20 Creditors

	<b>2021</b>	<b>2020</b>	<b>Variance</b>
Care (Child Sponsorship)	0.00	0.00	0.00
Staff Expenses	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	



**Section A Independent Examiner's Report**

**Report to the trustees/  
members of** Salt of the Earth

**On accounts for the year  
ended** 31 December 2021 **Charity no  
(if any)** 0328328

**Set out on pages** 1 (Report) 1-4 (Accounts)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2021.

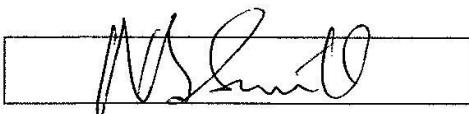
**Responsibilities and basis  
of report** As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's  
statement** I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Signed:**  **Date:** 17 May 2022

**Name:** Noel Anthony Smith

**Relevant professional  
qualification(s) or body (if  
any):** FCCA, ACMA

**Address:** 6 Broctone Close, Broughton Astley, LE9 6XX.